

SERVICE CHARGE ADJUSTMENT PLATFORMABSTRACT OF THE DISCLOSURE

5 A method of providing a representative or customer with an opportunity to electronically process a request to adjust, refund or waive a service charge on various products and services, comprising the steps of a) receiving requests via various channels such as phone, facsimile, in person, on-line, etc.; b) maintaining an electronic site on a computer network which representative or customer may connect; c) presenting at least one electronic screen over the network to a representative or customer who has connected to the electronic site, including a first input field  
10 operable to receive a first command from the representative or customer indicative of a type of adjustment; d) electronically delivering the first command to an automated interface which converts a format of the first command to another format; and presenting a decision to the representative or customer in response to the first command.